insurance in all its forms

didate for Mayor of Los An-

geles, Sees Only Gloom in

Future of Country.

"MEN AND RELIGION"

New York, Dec. 15.—That the New York campaign of the man and relig-ion forward movement was not opened with the aid of a corkscrew is no fault

Every family has need of a good, reliable liniment. For sprains, bruises, soreness of the muscles and rheumatic pains there is none better than Chamberlain's. Sold by all dealers.

ALBUQUERQUE, NEW MEXICO.

FRIDAY, DECEMBER 15, 1911.

PART TWO.

CLASSIFIED

MEET TO DISCUSS CONSERVATION

Representatives of Twenty Million Holders Assemble in New York City Today.

STATE INSURANCE IS VIGOROUSLY OPPOSED

What Is Needed, It Is Said, Is Not to Destroy Present System But to Conduct Its Affairs Differently.

New York, Dec. 15 .- With the trustees of nearly all the twenty million life insurance policy holders of the United States and Canada in attenu-United States and Canada in attendance, the association of Life Insurance Presidents began its fifth annual convention here this morning. Problems dealig with the prolonging of human life in this country and with the general conservation of the life insurance business are to be discussed during the two day session. The speakers include Hop. William H. Hotchkiss, New York. York superintendent of insurance President Oscar Dowling of the Lou-siana state health board; Dr. J. A. Macdonald of the Toronto, Ont., Globe Dr. Luther H. Gulick, director of the department of Child Hygiene of the Russell Sage foundation, New York; Hon P. W. Potter of Springfield, Illi-nois, president of the National Con-P. D. Gold, Jr., of Raleigh, N. C., pres. ident of the American convention; L. Goldman of Toronto, Ont., president of the Canadian Life Insurance Offi-C. Humphreys of Stevens Institute of Technology, Hoboken, N. J.; Hon-Richard V. Lindabury of Newark, N. J.; John R. Hegeman and W. A. Day of New York and Charles Jerome Ed-

State insurance was vigorously op-posed by Insurance Superintendent Hotchkiss of New York, who is chairan of the executive committee of the ational Convention of Insurance commissioners. "Are we American ady—will we ever be ready—for it?" said. "Emphatically, no. Wisco-

nent through the ordinary processes of government. These the state should, save for helpful supervision, let alone. But where corporate initiative has failed, the state should co-operate with its creatures. In some fields—in yours now less than in any other—competitive practices prevent ratemaking that is level with economic cost. The temptation in withhold too much for salary or overhead charge, or to pay too much—often far too much—for ousines, is ever prosent. Hence, home office disbursem—nts generally, and commission payments are in some quarters, higher than can be justified by the advice performed. As results, so-called gentlemen's agreements to maintain rates thus swollen are branded as trusts, and, despite their existence, rate wars are waged which profit the few but postpane to economic cost which is eventual to public satisfaction.

"Save, perhaps, in the life field—and here the state has already acted in company allegiance, for a time, put aside—could be mobilized into a mighty force of trained insurance companies would considerably vanish, and, with their selfish interest quickened by Knowledge, the

insurance by private corporations has not in these particular, stood included. Here, therefore, government has a duty. It must lend a hand. Indeed, a duty. It must lend a hand. Indeed, will cleaving to its insurance corporations all technical and specialized functions and making no effort, save through proper watchfulness, to interfere with these factors in the rate charged, will not the state in the not distant future coordinate with corporate insurance and regulate or limit expenses of all kinds? If it does not, the present drift toward state insurance seems likely to continue. For, ance seems likely to continue. For, whatever be the field, the people will not long pay for the insurance of the future more than such service is rightly worth.

"How many insurance men even has been in force in New Zealand more than forty years, its early success has not been maintained, its pres war, with all its horrifying details of oil, it probably would be many years before coal would displace oil—institution, the proportion of state insurance to total insurance in force in that dominion is less and less each year?

"Has incurance done anything to make it plain that the boasted state insurance system in the capitalist class in

"Has insurance done anything to make it plain that the boasted state insurance system in Germany is deteating its object by obliterating the line between compensation and charity, or sought to emphasize the dangers that lurk in an insurance proposal where, as in Germany, either the employers' contributions to the fund or the employers' contributions and thus missuided, began a guerrilla warfare.

"How much of this do you want?"

scientific, whose rates must recognize conditions infinitely diverse and an ex-perience fairly encyclopaedic, and

Many Types of Burners Devised to Handle Crude Oil or Some of Its Component Hydrocarbons.

Los Angeles, Caufe, Dec. 15.—The comparative scarcity of coal, which is to be hauled by freight from a long distance and consequently is expensive, has forced the people of Los Angeles to look to their neighboring oil fields for their fuel supply. More homes, in-dustrial institutions and public build-ings in Los Angeles are heated by oil fires than by any other form of fuel. ably vanish, and, with their selfish in-terest quickened by knowledge, the people of this nation would put state third place,

> The average price of coal in south-ern California is \$10 a ton, slight fluctuations in price being occasioned by season, the state of the market and other factors. Experience has shown that with coal selling at \$10 one can afford to pay seven of eight cents a gallon for oil and still save money. The average price of coal in south

But there is another feature that courts with householders and is worth being taken into consideration. That Job Harriman, Defeated Can- is, that the burning of oil is attended with less trouble. Is cleaner, gives a more dependable and a more easily regulated heat and eliminates the problem of disposing of ashes.

Prefer Oil to Coal.

oil and distillate. The use of crude oil and distillate. The use of crude oil practically is confined to factories and other large industries, because it requires rather expensive and cumbersome apparatus to obtain the highest efficiency from the fuel. One or two devices have appeared on the market designed to make possible the use of crude oil in homes, but their success is still a matter of contraversy.

"How much of this do you want?

"Has insurance yet pointed out that a flat rate state insurance law would remove the incentive to works of prevention, and leave this kind of conservation to pure philanthropy and public spirit, unstimulated by seif-interest?

"Has insurance yet pointed out that a flat rate state insurance law would remove the incentive to works of prevention, and leave this kind of conservation to pure philanthropy and public spirit, unstimulated by seif-interest?

"Has insurance and at the same in the insurance distributed in southern California, decides to follow examples of his neighbors who have and at the same interest? When the casterner, newly arrived in southern California, decides to follow examples of his neighbors who burn oil and begin to look out for a burner, he finds that oil consumers are divided into factions. Each has a tire Thirteenth Decembel census, 1980.

there is the draft burner in which the oil drips on the edge of a finy orifice. Inrough which the heated air is rushing upwards. A fourth type of burner is called a retort burner. That works somewhat on the principle of a gasoline stove. The distillate is converted into vapor by being heated in a chamber above the burner. This, like the self-generating steam burner has to be heated beforehand.

The burning of crude oil has brought forth several other types of burners.

Middle Atlantic division—New York, at length.

"Was that, and the educational effect of it and all that would follow in its trail, the best? Darrow, Davis, McNutt and Scott answered 'No. Should they withhold their answerbecause of our local campaign? Again they answered 'No.' And did not consult me. Was it wise and proper to give their answer at that time or never?

forth several other types of burners.

Middle Atlantic division—New York but most of them call for large tank 6,046; New Jersey, 168; Pennsylvania capacity, high pressure and heavy con-

Cost of the Oil.

The detail of cost is important. In Los Angeles, two grades of distillate are in use. One is No. 2 stove distillate which is used principally in hurners of the draft type. That sells for about five cents a gallor. For steam, rotary and retort burners, the oil used is No. 2½ fuel distillate, which sells for three and a haif cents a gallon in such quantities as the average householder buys it. The amount of fuel burned depends to a great ex-"This question cannot be answered by me. My word could go no further than theirs with the public. My vision might be clouded because I was a nominee in the movement and was di-rectly affected by this decision.

"The movement must answe, this question and I know it will be deliber-ate and fair in its final answer." of fuel burned depends to a great extent upon the skill of the operator in managing his apparatus. Waste is the inevitable consequence of carelessness and ignorance. A little experimenting joined with intelligent observation of the apparatus soon reveals the secret of success. WERE OFFERED BOOZE

ion forward movement was not opened with the aid of a corkscrew is no fault of the Hotel Astor management. When the 200 diners took their places at the tables at the opening dinner last evening they found wine glasses in place, wine lists placed where they could not be overlooked, ash trays in ahundance and match boxes for every one. Some one had blundered, some one had expected a high time, to all appearances, and not a few of the "laymen" of the churches, not to say ministure of international reputation, were startled when they saw the "layout." When wine orders were not received the waiters ostentatiously laid the wine cards before the diners, a-bemed and asked, "Do you wish something to drink?" Not a single order was received. After the speaking began a few cigars were lighted, but they were allowed to die out when it was ocen that smoking was not to be general. of success. The minimum and maximum consumption of such apparatus as the average home contains may be set at three quarts and six sallons an hour, respectively. The six-guilon figure stands for a cold day and an inexpersional stands for a cold day and a cold day and a cold day and a cold day an enced operator. Ira Potta, city smoke inspector of Los Angeles, gives the cost of heating an average room in a hotel or apartment house at from one and a haif to two conts for an eight-



What Do You Want for Xmas?

Whatever It Is-We Have It Good Goods. Reasonable Prices.

Furniture - Crockery - Glassware

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COMPLETE :: HOUSE :: FURNISHERS

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NEW MEXICO HAS A WALDRON

A Preliminary Statement from Roswell Morning News Tells the Census Bureau Shows That Over 20,000 Red Men Live in New State.

le said "Emphalicality, no. Wisco' sin, next month, inaugurates a system whereity the state itself will grant it it is arrance and annutifies to residents yee, even to strangers within he sage the state the state it is surrance and annutifies to residents yee, even to strangers within he gate the state the state is the state to complete with individual in lightly a same to see that the individual in lightly a same to see that the individual in lightly a same to see that the individual in lightly a same to complete with individual in lightly a same to see that the individual in lightly a same to see that the individual in lightly as same to see that the individual in lightly as same to see that the individual in lightly as same to see that the individual in lightly as same to see that the individual in lightly as same to see that the individual in lightly as same to some the same to strangers within he reside the same to some things—under the same to the same blook. The growth of political socialism suggests more experienced that the individual in lightly as the personal same to the same blook. The growth of political socialism suggests more experienced that the individual in lightly as the same to the same blook of the same to the same blook. The growth of political socialism suggests more experienced that the individual in lightly as the personal proposed to the same to the same blook of the same to the same blook. The statistics were as the same to the same blook of the same to the same to the same to the same blook. The statistics were as the same to the same to the same blook of the same to the

Middle Atlantic division-New York, East North Central division-Ohio.

...nho. 5,488; Wyoming, 1,486; Colo-

inspector of Los Angeles, gives the cost of heating an average room in a hotel or apartment house at from one and a haif to two cents for an eight-hour day.

Cost of the Burners.

The cost of a burner installed, including a 50-gallon storage tank, ranges from 120 to 160, depending on type, size, and other conditions. It can be insialled in ay furnace; in fact, most of the furnaces used in Los Angeles were manufactured in the east and are of conventional design. The storage tanks used in homes range in capacity from 50 to 500 gallons. All the oil companies make deliveries of oil just as coal dealers deliver cani. It is usually poured from the wagon through a hose into the storage tank.

To feel strong, have good appetite and digestion, sloop soundly and enjoy life, use Burdock Blood Bitters, the great system funic arc builder.

eworn in as one of the jurors.

How Juror in Hyde Case to that employed at Kansas City-Got Away Under Similar Conditions in 1898.

(Reswell Morning News.)

Local coloring was added to the Dr. Hyde trial in Konsas City yesterday when it was learned that Harry Wal-dron, a jurer who had made his escape cared for, had formerly lived in this dron's full identity, but there are insociality and that he had executed a timations that members of his family similar escape from jury service in reside now further down the valley, this city a number of years ago.

to ascertain if such allegations could him is not established.

Grande Pratt held in this city in 1888. Residents of this community at that date will recall the circumstances atendant upon the trial. Pratt was being tried for the murder of But Johnson, a deputy sheriff of Eddy county whom he was accused of killing at Hope. A change of years, was taken to Chaves county, and Waldron was

Details as to how he executed his escape are lacking, but according to his escape in a manner very similar disappearing from his room where he was under the guard of deputies, and his escape was not noted until some little time had elapsed, and he was but at a re-hearing of the case was

Thus is established a striking simtion has, so far, failed to discione Wal. dron's full identity, but there are in-Queries from a Kansas City paper though exactly what gin they are to

In 1910 the Indian population of continental United States was \$65,685, in the case and Waldren was found to 113 North second Street.

An Ideal Christmas Gift

We have just received a selected line of the famous HAWKE'S CUT GLASS-recognized the world over as the most brilliant and artistic. We have it in small, moderate-priced effects and also in the more elaborate designs. Any woman would take pride in such a gift.

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We make clothes to meet the requirements of all sorts of men, and we satisfy them all, because of our long experience in making Mon's Clothes.

Wherever you find our Clothes you also find Style, Quality and Service---the three necessities for clothes satisfaction

Why should you pay more money when we will give you all that goes to make a first class suit. Fabrics of any weaves you choose, fabrics that have body and will hold their shapes; fabrics made of pure longfibre wool that will wear as long as you will expect them to, and last but not least, Workmanship that will stand the test and Fit that is a Fit. Any suit in our house with all these requirements for

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